Credit deposit rates of Nationalised Banks in Bihar

759. SHRI S. S. AHLUWALIA: Will the Minister of FINANCE be pleased to state:

(a) what is the credit deposit ratio in Bihar so far as the nationalised banking sector is concerned;

(b) what is the average credit deposit ratio for each State; and

(c) whether Government propose to take steps to improve the credit deposit ratio in Bihar?

THE MINISTER OF STATE IN THE DEPARTMENT OF ECONOMIC AFFAIRS IN THE MINISTRY OF FINANCE (SHRI EDUARDO FALEIRO): (a) Credit Deposit Ratio of Public Sector Banks in the State of Bihar as at the end of September 1987 was 34.92 per cent.

(b) Statewise data on C:D Ratio of 28 Public Sector Banks as at the end of September, 1987 is set out in the enclosed Statement (See below).

(c) The major factors underlying the low C:D Ratio in Bihar were identified to be erratic availability of power, poor infrastructure facilities inhibiting industrial growth absence of addequate bankable schemes etc. Apart from these it was also observed that the credit absorption capacity of the state was not commensurate with growth of deposit. In order to suggest suitable measures for improving the C:D Ratio in Bihar, sample studies were conducted by RBI in few selected districts of the State. Apart from this, State Govt. is also expected to formulate viable bankable schemes and NABARD has set up an expert advisory group to advise the State Government in this matter.

Statement

State-wise Credit: Deposit Ratio of 28 Public Sector Banks (As on September 1987)

Name of the State/Region/Union Territory	Credit:Deposit Ratio %
1	2
I. *NORTHERN REGION:*	
1. Haryana	59.52
2. Himachal Pradesh	37 52
3. Jammu & Kashmir	30 48
3. Punjab	43 48
5. Rajasthan	59 29
6. Chandigarh.	112 59
7. Delhi	45.34

1	2
II. *NORTH-EASTERN REGION :*	
1. Assam	49.79
2. Manipur	63.04
3. Meghalaya	22 23
4. Nagaland	40.34
5. Sikkim	28.15
6. Tripura	48.65
7. Arunachal Pradesh	19.98
8. Mizoram	22.43
III. *EASTERN REGION:*	
1. Bihar	34.92
2. Orissa	82 16
3. West Bengal	48.05
4. Andaman & Nicobar Islands	36.70
IV. *CENTRAL REGION:*	
1. Madhya Pradesh	57.68
2. Uttar Pradesh	52.41
V. *WESTERN REGION:*	
1. Maharashtra	74 90
2. Dadra & Nagar Haveli	63.73
3. Daman & Diu	23.03
4. Gujarat	52.00
5. Goa	31.16
VI *SOUTHERN REGION:*	
1. Andhra Pradesh	78 09
2. Karnataka	93 04
3. Kerala	61.90
4. Tamil Nadu	96 04
5. Lakshadweep	22.46
6. Pondicherry	52.39
ALL INDIA	59 78